



See Why These Plans Won't Give You the Coverage You May Need for Long Term Care!

Medicare

Medicare, which is primarily for persons 65 and over, generally pays limited amounts for skilled care following a hospital stay. It does not cover custodial care, which assists people with the activities of daily living over a long period of time — usually 90 days or more. In fact, the majority of people requiring long term care need custodial care — whether it's at home, in the community, or in a nursing home.

FEHB, TRICARE, TRICARE For Life, and other traditional health insurance plans

The Federal Employees Health Benefits Program (FEHB), TRICARE, TRICARE For Life, and other traditional health insurance plans cover services that help prevent, treat and/or cure an illness or injury. Their emphasis is on medical care, not long term care. Long term care insurance covers expenses for the ongoing care of people who are chronically ill, seriously injured, or cognitively impaired (e.g., with Alzheimer's disease). FEHB, TRICARE, and TRICARE For Life may provide limited coverage for skilled care under certain circumstances.

Disability income insurance plans

Disability income insurance plans are only available to those who work and coverage usually ceases at age 65. They're designed to cover a portion of lost wages if you are unable to work due to an injury or illness. Disability income insurance benefits are not designed to cover long term care expenses

Medicaid

Medicaid (Medi-Cal in California) is a joint Federal/state program for the impoverished. It provides certain types of coverage, including long term care; but to qualify you must spend down virtually all of your money and assets to state required levels. Under Medicaid, you may have little choice or control over the care you receive.

"Don't let the high cost of long term care jeopardize your savings — or burden the lives and finances of those who care about you most! Find out if the new Federal Long Term Care Insurance Program is right for you!"

Kay Coles James
Director, U.S. Office of Personnel Management

Call **1-800-LTC-FEDS (1-800-582-3337)**
(TDD 1-800-843-3557) or visit our web site at
www.LTCFEDS.com for a free Long Term Care
Insurance Primer — and learn more about this
kind of insurance today!

The Federal Long Term Care Insurance Program
Sponsored by the U.S. Office of Personnel Management
and Offered by John Hancock and MetLife

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